

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Application No.:** 09/274,281

**Customer No.:** 22927

**Attorney Docket No.:** 99-006

**Date Filed:** March 22, 1999

**Title:** METHOD AND APPARATUS FOR PROVIDING  
CROSS-BENEFITS VIA A CENTRAL AUTHORITY

**Applicants:** Walker et al.

**Group Art Unit:** 2164

**Examiner:** AL HASHEMI, Sana A.  
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**RESPONSE and AMENDMENT**  
**to the Final Office Action mailed May 5, 2008**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Final Office Action mailed May 5, 2008 (Paper No. / Mail Date 20080423), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.